

Texas Representative Roberto R. Alonzo's

Capitol Report



REMINDER !! The Dallas Cinco de Mayo Fiesta Committee Big Parade and Festival ~ Set for May 3, 2014 on Jefferson Blvd. ~



The Oak Cliff Coalition for the Arts and the Dallas Cinco de Mayo Fiesta Committee announces plans for the Big Parade and Festival. The event is set for **May 3rd starting at 10:00 a.m. and ending at 4:00 p.m. with the Big Parade starting at 11:00 a.m.** The Big Parade is in its 24th year – with OCCA producing the event for eighteen years. The Fiesta Committee has been working diligently for many weeks bringing new ideas and experiences.

The Festival will be held on four blocks on Jefferson from the 400 W. to 700 W. Jefferson with the Main Stage on 600 W. Jefferson with the emcee, parade judges, deejay music, ballet folklorico dancers, live Tejano bands and many vendors.

Want more info – have questions?

- Call Maria X. Alonzo at 469-463-5689 / Email Maria at cincodemayodallas@gmail.com / Visit our website www.dallascincodemayo.net

New AARP report profiles most likely victims of online fraud

An AARP study (by Michael Rowett) released last month (2014, March 5) identifies an online victim profile based on 15 key behaviors and life experiences that increase a person's vulnerability to online fraud. The study follows initiation of the AARP Fraud Watch Network to help educate Americans about various forms of fraud including online scams and empower them to get accurate information on how not to get scammed. (AARP = American Association of Retired Persons)

Caught in the Scammer's Net, the survey released last month, surveyed over 11,000 people nationally. According to the survey analysis, nationally, the study found that 19 percent of Internet users may be at increased risk of being victimized based on the new profile. The survey is available at www.aarp.org/money/scams-fraud/info-2014/internet-fraud-victimization-attitudes-behavior-arkansas.html. This page also includes a link to the national study. For the state of Texas specifically, the report can be accessed at : <http://www.aarp.org/money/scams-fraud/info-2014/internet-fraud-victimization-attitudes-behavior-texas.html>

The national study, which compared victims and non-victims, finds that it is the combination of online behaviors and life experiences that put a person at the greatest risk of being scammed. Based on the national sample, victims were more likely to engage in online behaviors such as:

- Opening email from unknown sources – 27 percent of victims vs. 17 percent of non-victims said they had done so in the previous seven days;
- Clicking on pop-up ads – 26 percent of victims vs. 10 percent of non-victims said they had done so in the previous seven days;
- Signing up for free trial offers – 18 percent of victims vs. 8 percent of non-victims had done so in the previous week.

But victims in the national sample were also found to have experienced 53 percent more negative life events or stressors such as:

- Loss of a job (23 percent of victims vs. 10 percent of non-victims);
- Reports of often or sometimes feeling isolated (66 percent of victims vs. 42 percent of non-victims);
- Being concerned about debt (69 percent of victims vs. 57 percent of non-victims);
- Experienced a negative change in financial status (44 percent of victims vs. 23 percent of non-victims report experience in the past two years).

When comparing the differences between victims of online fraud with non-victims, victims were found to be involved with an average of seven of the key risk factors. "Just as a weakened immune system lowers your resistance to disease, negative life experiences lower your resistance to fraud," Rowett said. "That's when doing something risky online puts you right where the scammer wants you."

Rowett also noted that according to the Federal Trade Commission, reports of consumer fraud have increased by over 60 percent since 2008 and online scams doubled from just over 20 percent of all fraud in 2007 to nearly 40 percent of all fraud in 2011.

The AARP Fraud Watch Network connects people to experts, law enforcement and others who are spotting fraud and sharing their experiences so others know what to watch out for. Available free of charge to AARP non-members and members alike, and people of any age, the Fraud Watch Network provides:

- Watchdog Alert emails that deliver breaking scam information,
- Prevention tips based on the latest information from experts,
- An interactive map with the latest law enforcement warnings from each state,
- A phone number people can call to talk to volunteers trained to help fraud victims, and
- Access to a network of people who are sharing their experiences with scams so they can help others protect themselves.

The GFK Group conducted the Internet-based survey for AARP last November and December. The margin of error was plus or minus 3.1 percent. *Learn more at www.aarp.org.*